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SOCIO-ECONOMIC STUDY OF FISHERMEN RELATED TO PLELE CAPITAL IN SURADADI SUB-DISTRICT, TEGAL REGENCY

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ABSTRACT

Tegal Regency is one of the regencies located in Central Java Province which has a coastline so that there are three sub-districts directly adjacent to the waters of the Java Sea, namely Kramat, Suradadi and Warureja sub-districts. Based on these conditions, Tegal Regency has people who work as fishermen and are located in the coastal area of the regency. The socioeconomic conditions of fishermen contribute to their inclusion within impoverished communities. Fishermen often find themselves unable to escape the cycle of debt, which perpetuates their state of poverty. The reduced income level of fishermen will result in a low standard of living for fishermen's families. The potential for borrowing capital again (debt) to the plele when the previous debt has not been paid off. The method used in this study is descriptive quantitative method with purposive sampling method. The criteria used are fishermen who are directly related to plele and areas where there is plele practice. SWOT analysis is used to determine the potential and solutions in solving these problems and can minimize or avoid risks that will occur in the future. Based on the results obtained using SWOT analysis are SO strategy or development strategy (progressive/growth). Provide an adequate market network that can help improve the welfare of fishing communities (marketing centers); Developing Fish Auction Sites (TPI) both facilities and infrastructure as well as supporting human resources; and Provide direct or periodic assistance with continuous coaching to develop the business process of fishing businesses from raw materials to finished materials that can provide added value of the product (value added).

Keywords: Tegal, Plele, Socioeconomic, Fishermen, SWOT

Introduction

Tegal Regency is one of the regencies located in Central Java Province which has a coastline so that there are three sub-districts directly adjacent to the waters of the Java Sea, namely Kramat, Suradadi and Warureja sub-districts. Based on these conditions, Tegal Regency has people who work as fishermen and are located in the coastal area of the regency. These fishermen are dominated by artisanal or small-scale fishermen who use fishing fleets under 5 GT. According to Government Regulation No. 27 of 2021, a small-scale fisherman is a person whose livelihood is catching fish to fulfill their daily needs, either using a fishing vessel or not using a fishing vessel with a maximum size of 10 GT.

The fisherman profession is a profession that depends on natural conditions or waters that become fishing locations. The uncertain condition of the waters causes the economic conditions of fishermen to also be affected. This is because fishermen depend on their lives from the results of fishing, so their income also depends on the results of fishing activities carried out. When the water conditions are bad which results in fishermen not being able to go to sea, it is a condition that requires fishermen to become incidental unemployed where they have to use their savings to survive or even have to borrow money from relatives or other people. According to Hamdani and Wulandari (2016), fishermen are a group of people who are still classified as poor and during the lean season it is not uncommon for fishermen to owe money to close relatives or neighbors.

The social and economic conditions of fishermen cause fishermen to be included in the poor community. Therefore, it is not uncommon for fishermen to borrow capital from other people for their capital to conduct fishing activities. A common case in Tegal Regency, especially in Suradadi Subdistrict, fishermen borrow capital from middlemen or often called plele/ijon. Fishermen who have debts to plele have an obligation to sell their catches to the plele. Plele itself will buy the catch from the debtor fishermen at a price per kg lower than other places or fishermen who do not have debts. This consequence has become the responsibility of the fishermen who borrow capital and the fishermen already know about it beforehand. This is reinforced

by Makhmudah (2019), if fishermen get a small catch then fishermen must find a way to meet their daily needs, one of which is by owing to middlemen with the condition that the catch must be sold to the middlemen as long as the fishermen cannot pay their debts.

Based on these problems, many fishermen complain that their debts are not immediately repaid. This is because their catches are bought lower and they also have to fulfill their daily needs and pay the debt. Therefore, a study and recommended solutions are needed to overcome the problems that arise among the fishing communities in the Regency. The study and solution recommendations were carried out by a team from the Tegal Regency Fisheries Service with the aim of improving the welfare of the fishing community and releasing fishermen from the debt trap they experienced. The study was conducted from June to July 2024 in Suradadi District.

Problems

1. The problems that occur in the fishing community of Suradadi Subdistrict due to the practice of borrowing capital by plele are as follows:
2. Fishermen cannot escape the debt trap and lead to poverty.
3. The reduced income level of fishermen will result in a low standard of living for fishermen's families.
4. The potential for borrowing capital again (debt) to the plele when the previous debt has not been paid off.

Sampling Method

The method used in this study is descriptive quantitative method with purposive sampling method. The purposive sampling method is a sampling method by determining certain criteria. The criteria used are fishermen who are directly related to plele and areas where there is plele practice. According to Makwana et al. (2023), in purposive sampling, individuals are selected to be sampled based on their relevance to research objectives or what is often called deliberate sampling.

The sampling method used is using the Slovin method with a population of fishermen in Suradadi District who are members of the Joint Business Group (KUB) of 415. Based on the Slovin formula used with an error rate of 7%, a sample size of 137 samples was obtained. The following is the Slovin formula (Sugiyono, 2013):

$$n = \frac{N}{1 + Ne^2}$$

n: desired sample size

N: total population

e: error (%)

Profile and Perception of Fishermen towards Plele

The profile and perception of fishermen towards plele was known by interview method using a questionnaire. Interviews were conducted to respondents consisting of 10 KUBs residing in Suradadi, Bojongsana and Purwahamba Villages. The respondents are fishermen with crab catches and have knowledge related to plele in their area. The following are the profiles and perceptions of these fishermen:

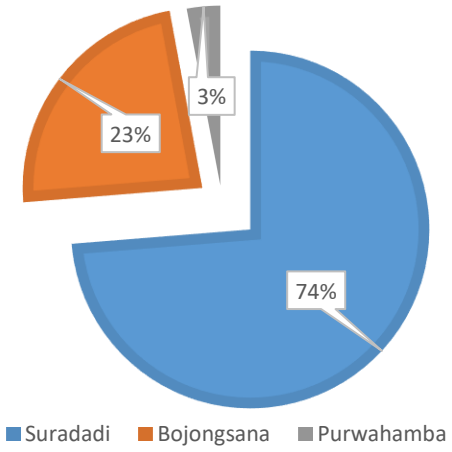

Figure 1: Distribution of Respondent Locations

(Source: Study, 2024)

The distribution of respondents in this study consists of 74% of fishermen who live in Suradadi Village, 23% of fishermen who live in Bojongsana Village and 3% of fishermen who live in Purwahamba Village. Suradadi Village is one of the villages with the largest distribution of respondents, this is because the village has the largest population of fishermen livelihoods than other villages in the administrative area of Suradadi Sub-district.

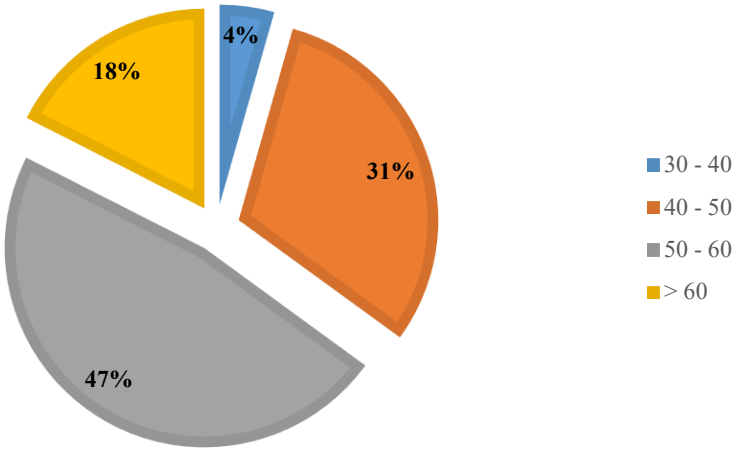

Figure 2. Age Distribution of Respondents

(Source: Study, 2024)

Based on the figure above, it is known that the highest age range of fishermen who are respondents in the following study are fishermen aged 50 to 60 years with a percentage of 47% of the total respondents. While the lowest age range of fishermen who became respondents was fishermen aged 30 to 40 years with a percentage of 4% of the total respondents. This shows that most of the fishermen in Suradadi Subdistrict are fishermen with productive age until the elderly.

Table 1. Profile of Respondents' Residence

Source: Study, 2024.

Based on the information in Table 1, it is known that the fishermen who are respondents in the following study are fishermen who already own their own houses with a percentage of 100% with a type of wall building and 99% ceramic floor type and 1% plaster. This shows that fishermen already have their own assets in the form of houses with decent and adequate building types. Even though the residence is decent, the welfare of fishermen is still low due to other influencing factors. According to Munandar and Darmawan (2020), related factors are the limited reach of fishing technology, the absence of social security, and fish marketing networks that are prone to price fluctuations, limited fish product processing technology, the negative impact of modernization and the limited employment opportunities that can be accessed by fisher households.

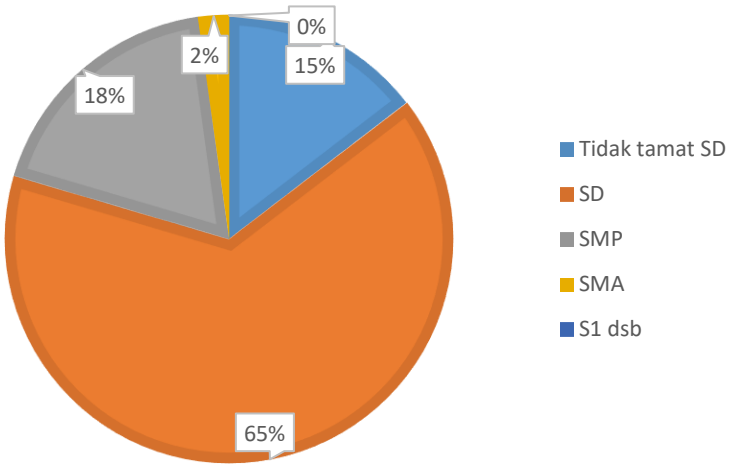

Figure 3: Respondents' Last Education

(Source: Study, 2024)

Based on Figure 3. It is known that the last education of respondents who are the largest fishermen is elementary school graduates at 65% of the total respondents. Meanwhile, the lowest respondent's last education is S1 (bachelor's) graduates at 0% and high school graduates at 2%. This shows the low

level of education in the fishing community, which will lead to the low quality of human resources (HR) in the region. According to Parenrengi et al. (2020), poverty in traditional fishing communities is caused by low levels of education.

Fishermen in Suradadi Subdistrict are accustomed to dealing with plele/ijon related to capital in their fishing activities. It is considered detrimental to the fishermen if they apply for loans to plele/ijon for their capital. However, it is necessary to know the perception of the fishermen community in Suradadi Sub-district regarding the practice of capital offered by the plele/ijon. The following is the general perception of fishermen related to plele/ijon.

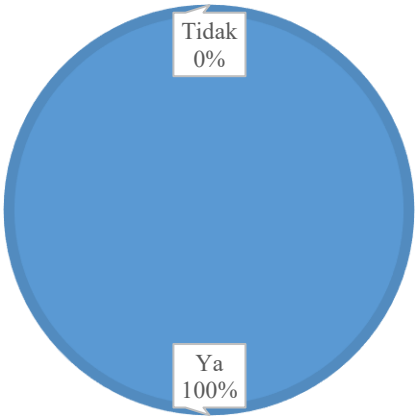

Figure 4: Respondents' Knowledge of Plele

(Source: Study, 2024)

Based on the figure above, it is known that 100% of respondents are aware of the practice of plele in their respective areas. This shows that the practice of capital loans offered by plele to fishermen has become a common thing and is no longer a secret. Respondents knew about the practice from several sources they got. The following is a summary of the sources obtained by respondents related to the practice.

Neighbors who are plele actors;

Respondents themselves who have debts to plele;

Information from group members who are in debt to plele; and

One's own relative is a plele.

Information from respondents related to plele actors in their area was obtained from 23 people scattered in the administrative area of Suradadi Sub-district. The plele have various professions, ranging from processors of fishery products, marketers of fishery products, to fishermen. The following is a list of plele actors based on information from respondents.

- ✓ Soima
- ✓ Darti
- ✓ Oma
- ✓ Minah
- ✓ Emi
- ✓ Demi
- ✓ Ini
- ✓ Dalmih
- ✓ Kusmiati
- ✓ Nur
- ✓ Nok
- ✓ Taruni
- ✓ Ipah
- ✓ Komah
- ✓ Nawangsih
- ✓ Ike
- ✓ Som
- ✓ Tuminah
- ✓ Slamet
- ✓ Us
- ✓ Maslah
- ✓ Tasrip
- ✓ Siki

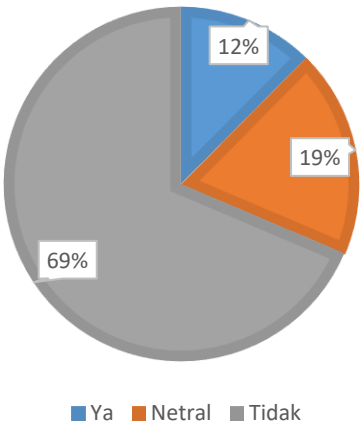

Figure 5: Respondents' Perception to Accept or Not to Accept the Practice of Capital by Plele

(Source: Study, 2024)

Based on the figure above, it is known that most respondents rejected the practice of capital provided by plele. Respondents who refused amounted to 69% of the total respondents, this was because the respondents felt disadvantaged by the practice. Meanwhile, the percentage of fishermen who accepted was only 12% because they needed capital assistance. Furthermore, 19% of the total respondents answered neutral with the reason that it was profitable because the loan was fast and easy but detrimental because the selling price of fish from fishermen was too suppressed and did not match the market price. The following is a summary of respondents' reasons for this perception. According to Anhar et al. (2021), the lack of capital for fishing causes fishermen to apply for loans to moneylenders or financing to conventional banks. Access to conventional bank financing is usually limited and collateral is required, which makes fishermen choose loan sharks.

Table 2: Summary of Respondents' Reasons for Accepting or Not Accepting the Practice of Plele

Accepting the Practice of Capital by Plele	
Answer	Reason
Yes	1. A quick and easy loan process without collateral. 2. Because there is no loan alternative as easy as at plele. 3. This is because there are no bidders at the TPI to buy the catch (TPI is not active).
Neutral	1. At a loss but still in need of capital assistance.
No	1. Low purchasing price. 2. Must sell the catch to the plele at a lower price. 3. Harming fishermen in terms of scale and price.

Source: Analysis, 2024.

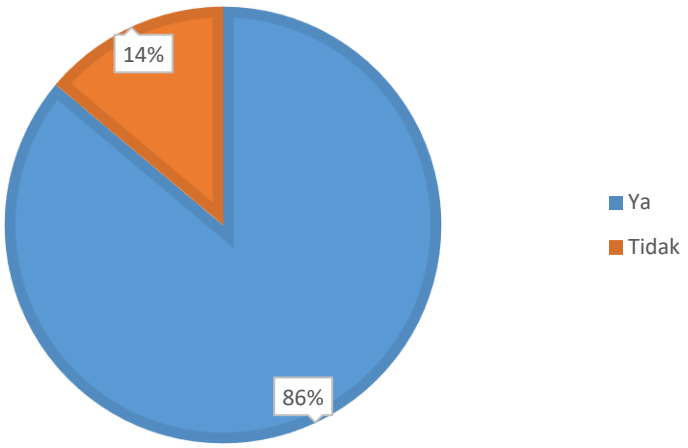

Figure 6. Respondents Who Are Indebted to Plele

(Source: Study, 2024)

Based on the figure above, it is known that respondents who have debts to the plele are 86% of the total number of respondents. Meanwhile, respondents who did not have debt to plele amounted to 14%. Respondents who have debt to the plele are due to the need for operational capital for fishing activities and initial capital for fishing activities. This shows that due to the lack of capital and emergency funds in the fishing community in Suradadi Subdistrict, the fishing community must make loans to plele. According to Sriyono et al. (2021), the difficulty of improving the welfare of traditional fishermen is influenced by a number of factors, namely limited human resources, limited business capital capabilities and information on fishing technology.

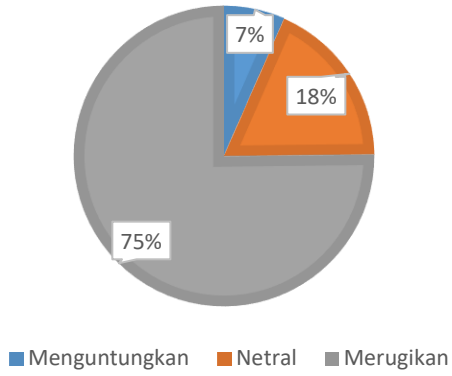

Figure 7: Respondents' Perceptions of Whether or not the Practice of Capital by Plele is Profitable

(Source: Study, 2024)

Based on the figure above, it is known that 75% of the total respondents feel disadvantaged by the capital practices carried out by the plele. 7% of the total respondents have the perception that the capital practices carried out by the plele are profitable. While 18% of the total respondents have a neutral perception, where they feel disadvantaged because the purchase price of the plele is low but the loan process offered is easy and fast and without collateral. The following are the respondents' reasons for this perception.

Table 3. Summary of Respondents' Reasons Regarding Whether the Practice of Plele is Profitable or Not

Accepting the Practice of Capital by Plele	
Answer	Reason
Yes	1. An easy and quick loan process. 2. Easy fish sales. 3. Helping fishermen with capital and ease. 4. Easy loans with no collateral.
Neutral	1. Advantageous due to easy and unsecured loans, but disadvantageous because of the low purchasing price and unchanged debt. 2. Because it still needs capital, but the weight measurement is not transparent. 3. Selling prices are controlled by plele, but the borrowing and selling process is easy.
No	1. Low purchase price in contrast to regular baskets. 2. Debt repayment is made difficult. 3. Controlling and suppressing the price of fishermen's catch. 4. Weighing that is not transparent and does not favor fishermen regarding prices.

Source; Analysis, 2024.

In addition to the general perception of respondents related to the plele, respondents were also asked to provide feedback or input related to the capital practices offered by the plele. The following is a summary of respondents' responses or inputs related to the capital practices offered by the plele.

1. The price should be adjusted to the market price.
2. Please help with fish sales and prices.
3. Plele should be monitored by the government and should be bought at the appropriate market price.
4. It is hoped that there will be assistance from the government.
5. The government can provide guidance to plele to be wiser towards fishermen.
6. The amount of debt and scales should be more transparent and more in favor of fishermen.

The capital practice carried out by the plele is considered detrimental to fishermen because the resulting reciprocal relationship only benefits the plele itself. Fishermen who have debts to the plele are required to sell their catches to the plele with a price difference of Rp 3,000/kg to Rp 5,000/kg compared to the selling price of fishermen who do not have debts to the plele. This is also reinforced by Tuti et al. (2021), who stated that the average source of capital for fishermen comes from fish collectors where the dependence of fishermen on collectors to obtain investment capital has "obliged" fishermen to sell their catch to collectors.

Problem-Solving Strategy

Based on the phenomenon that occurs in the fishing community in Suradadi Sub-district, strategies are needed in solving the problem. SWOT analysis is used to determine the potential and solutions in solving these problems and can minimize or avoid risks that will occur in the future.

Tabel 4. Kerangka Matriks SWOT

I / E	**Strengthen (S)**	**Weakness (W)**
Opportunity (O)	**Strategi SO** A strategy that aims to maximize strengths to take advantage of opportunities	**Strategi WO** Strategies that aim to minimize weaknesses to take advantage of opportunities
Threat (T)	**Strategi ST** A strategy that aims to utilize existing strengths to overcome threats	**Strategi WT** Strategies that aim to minimize weaknesses and avoid threats

Source: Yusuf and Muhartono, 2017.

SWOT analysis is divided into two factors, namely internal and external factors. Internal factors called Internal Factor Analysis Strategy (IFAS) are strategic factors that come from within (internal) the object or subject to be analyzed. Meanwhile, external factors, which are often referred to as External Factor Analysis Strategy (EFAS), are strategic factors that come from outside (external) the object/subject being analyzed.

1.1. *Internal Factor Analysis Strategy* (IFAS)

Internal factors that exist in the analysis of business strategies for developing fishermen's welfare tied to capital practices by plele consist of strengths and weaknesses. Internal factors themselves are internal factors that can affect the welfare of fishermen. Calculation of IFAS values can be in the form of

internal factors that are given weights, ratings and scores on each factor. Giving this value will make it easier to analyze internal factors that will become one of the components of the SWOT analysis carried out. According to Andriani and Nurarini (2021), internal factors that become obstacles in raising the level of welfare of traditional fishermen are the poor quality of human resources, the absence of business capital and technology in catching fish, diversification of fishing businesses that are not easy to implement and lifestyles that exceed income so as to damage the future.

Table 5. IFAS Value Calculation

No.	Internal Factor	Weight	Rating	Score
	Strengths			
1	The type of fish caught by fishermen is of high economic value	0,3	3	0,9
2	Fishermen's assets that can be used as collateral for capital loans to the Bank.	0,3	4	1,2
3	Most of the fishermen have joined a Joint Business Group (KUB) with legal status.	0,2	3	0,6
4	Fishermen's wives who can be empowered to increase income from dual income	0,2	4	0,8
	Total	**1,0**		**3,5**
	Weakness			
1	The level of human resources of fishermen is still low	0,2	3	0,6
2	Simple fishing facilities and infrastructure	0,3	3	0,9
3	Limited capital in running a fishing business	0,3	4	1,2
4	No auction activity at TPI	0,2	3	0,6
	Total	**1,0**		**3,3**

Source: Analysis, 2024

Based on the table above, it is known that the value of internal factors (IFAS) is 6.8. The score value consists of strength and weakness factors with scores of 3.5 and 3.3 respectively. The IFAS value is obtained by summing the score on the strength factor with the score on the weakness factor. While the most dominant internal factors are strengths, the difference in scores with weakness factors is also low so that the dominant strength factor but still has weaknesses that need to be considered. So, the alternative strategy that can be developed is to maximize the strengths possessed. This is also reinforced by Shobirin and Ali (2019), that the total IFAS value ranges from 1.0 to 4.0 with an average of 2.5 where the IFAS value is below 2.5, it is internally weak while the IFAS value is above 2.5, it is internally strong.

External Factor Analysis Strategy (EFAS)

External factors in the analysis related to business strategies for developing fishermen's welfare tied to capital practices by plele consist of opportunities (opportunity) and threats (threat). These external factors are factors that come from outside that can affect the welfare of fishermen either directly or indirectly. The calculation of the EFAS value can be seen in the following table.

Table 6. Calculation of EFAS Value

No.	External Factors	Weight	Rating	Score
	Opportunities			
1	Capital assistance from banks (KUR program and others)	0,4	4	1,6
2	Assistance in developing the capacity of fishermen and facilities and infrastructure for fishing activities from both the Regional Government and the Central Government.	0,3	4	1,2
3	Existence of TPI facilities and infrastructure	0,3	3	0,9
	Total	**1,0**		**3,7**
	Threats			
1	Erratic water conditions	0,3	3	0,9
2	Loan offer to fishermen by plele	0,3	3	0,9
3	Sales of catches that are made difficult if they do not sell their catches at the plele.	0,4	3	1,2
	Total	**1,0**		**3,0**

Source: Analysis, 2024

Based on the table above, it is known that the value of external factors (EFAS) is 5.0. The score value consists of opportunity and threat factors with scores of 3.7 and 3.0 respectively. The most dominant external factor is opportunities where the score on the opportunity factor is greater than the score on the threat factor. So, the alternative strategy that can be developed is to maximize existing opportunities. This is also reinforced by Narto and Basuki (2020), that the preparation of the EFAS matrix through opportunity and threat factors and this matrix can describe the condition of business opportunities owned and threats faced in product marketing.

Determination of Grand Strategy

The determination of the strategy in the SWOT analysis conducted on the business of developing the welfare of fishermen who are bound by the practice of capitalization by plele is as follows.

Table 7. SWOT Analysis of Fishermen's Welfare Development Tied to Capital Practices by Plele

I / E	***Strengths***	***Weakness***
	S1. The type of fish caught by fishermen is of high economic value. S2. Fishermen's assets that can be used as collateral to borrow capital from banks. S3. Fishermen have been incorporated into a Joint Business Group (KUB) with legal status. S4. Fishermen's wives who can be empowered to increase income from dual income.	W1. The level of human resources of fishermen is still low. W2. Fishing facilities and infrastructure are still simple. W3. Limited capital in running the fishing business. W4. There is no auction activity at TPI.
Opportunities	**StrategySO**	**Strategy WO**
O1. Capital assistance from banks (KUR program and others) O2. Capacity building assistance for fishermen and facilities and infrastructure for fishing activities from both the Local Government and the Central Government. O3. The existence of TPI facilities and infrastructure.	SO1. Sell catches with high economic value through auction at TPI.(S1 dan O3) SO2. Borrowing capital from banks to develop the business process of capture fisheries, from raw materials to semi-finished and finished materials (S1, S2, S4, and O1)	WO1. Submitting a proposal for assistance to the Government for the development of fishermen's human resources so that the fishing business is more effective and efficient in improving the welfare of fishermen (W1, W2, W3, and O2) WO2. Activate auction activities at TPI to make it the center of economic activities for fishing communities (W2, W4, O2, and O3)
Threats	**Strategy ST**	**Strategy WT**
T1. Erratic water conditions. T2. Capital loan offer to fishermen by plele. T3. Sales of catches that are made difficult if they do not sell their catches at the plele.	ST1. Expansion of marketing networks and marketing strategies and development of fishery products (S1, S4, T2, and T3)	WT1. Improve human resources in the business of processing capture fisheries products from raw materials to finished materials (W1, W2, T2, and T3)

Source: Analysis, 2024.

Based on Table 7. on the SWOT analysis that has been carried out, it can be seen the strategies that need to be done to develop the welfare of fishermen who are bound by the practice of capital from plele. Strategies obtained from SWOT analysis are in the form of ST, WT, SO and WO strategies where these strategies aim to minimize weaknesses and threats in the future and maximize opportunities and strengths. According to Widihastuti and Zulham (2019), SWOT analysis clearly illustrates how the opportunities and threats faced in order to achieve goals are adjusted to the strengths and weaknesses possessed so that strategies and anticipation policies can be formulated.

The strategies that have been analyzed are then analyzed with SWOT quadrants with the scores previously obtained. Determination of quadrants in SFAS in SWOT analysis is carried out to obtain SFAS recommendations that are in accordance with existing conditions. The following is the SWOT quadrant according to the analysis that has been done.

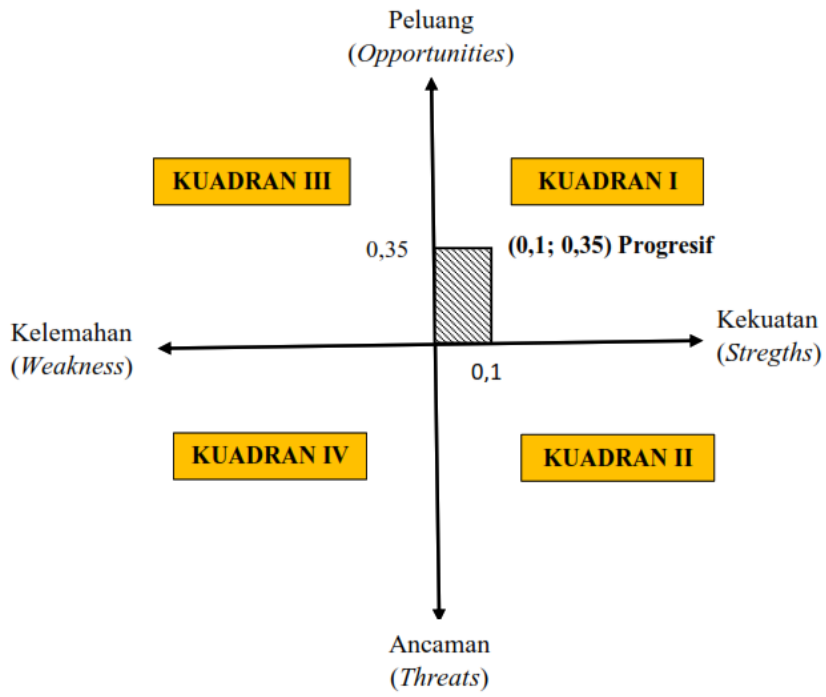

Figure 8. SWOT Quadrant

(Source: Analysis, 2024)

Based on the SWOT analysis carried out, the value on the X axis is 0.1 where the value is obtained from the IFAS value which consists of strengths and weaknesses. While the value on the Y axis is 0.35 which is obtained from the EFAS value which consists of opportunities and threats. In Figure 8. it is known that the strategy in this analysis based on the quadrant is in quadrant I, namely the SO strategy.

The SO strategy itself consists of:

1. Selling catches with high economic value through auctions at TPI; and
2. Borrowing capital from banks to develop the business process of capture fisheries, from raw materials to semi-finished and finished materials.

The selection of the SO strategy is done by maximizing the strengths and opportunities owned so that the strategy can take advantage of conditions from within (internal) and outside (external). In addition to the SO strategy, other strategies are also related to the development of fishermen's welfare which is bound by the practice of capital from plele. In the WO strategy, the thing that needs to be considered is to activate the auction activities at the TPI to make the center of economic activities of the fishing community. Then, the ST strategy is related to the expansion of marketing networks and marketing strategies as well as the development of fishery products. Furthermore, the last one is the WT strategy, which is to improve human resources in the business of processing capture fishery products from raw materials to finished materials. Based on the SWOT matrix, it is known that one strategy with another has a relationship in developing the welfare of fishermen who are bound by the practice of capital from plele. This is also reinforced by Astuti and Ratnawati (2020), that SWOT analysis is based on the assumption that an effective strategy will maximize existing strengths and opportunities and minimize weaknesses and threats.

Policy Recommendations

Based on the study or review that has been carried out, the results obtained using SWOT analysis are SO strategy or development strategy (progressive/growth). According to the grand strategy, several policies or alternative activities that can overcome existing problems are recommended, including:

1. Provide an adequate market network that can help improve the welfare of fishing communities (marketing centers);
2. Developing Fish Auction Sites (TPI) both facilities and infrastructure as well as supporting human resources; and
3. Provide direct or periodic assistance with continuous coaching to develop the business process of fishing businesses from raw materials to finished materials that can provide added value of the product (value added).

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